Docket No.: 3350-121E File No. 1158.42864X00

Client No.: Multiple Operating Accounts-

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

HAMILTON, et al.

: Art Unit: TBD

Serial No: 10/631,972

: Examiner: TBD

Filed: August 1, 2003

For: PAYMENT PROCESSING WITH SELECTISON OF AN ELECTRONIC

DEBITING OPTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

February 24, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

[X] No additional fee is required.

[X] Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
		TOTAL FEE DUI	E		\$0

Docket No.: 3350-121E File No. 1158.42864X00

Client No.: Multiple Operating Accounts-E

- [] A Credit Card Payment form in the amount of \$0 is attached
- [X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

Sterling W. Chandler Registration No. 51,370

Staly V. Chart

Suite 1800 1300 North Seventeenth Street Arlington, VA 22209

Telephone: (703) 236-6080 Facsimile: (703) 312-6666

SWC/slk

Docket No. 3350-121E File No. 1158.42864X00

Client No. Multiple Operating Accounts-E

IN THE UNITED STATES PATE AND TRADEMARK OFFICE

In re Application of

HAMILTON, et al

: Group Art Unit: TBD

Serial No.

10/631,972

: Examiner: TBD

Filed: August 1, 2003

For:

PAYMENT PROCESSING WITH SELECTION OF AN ELECTRONIC DEBITING

OPTION

INFORMATION DISCLOSURE STATEMENT **UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

February 24, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-121E File No. 1158.42864X00

Client No. Multiple Operating Accounts-E

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.42864X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

Heling V. Charl

Sterling W. Chandler Registration No. 51,370

1300 North Seventeenth Street Suite 1800 Arlington, VA 22209

Tel.: 703-312-6600 Fax.: 703-312-6666

SWC/slk

FEB 2 4 2004 3

Sheet 1 of 3

Form PTO-1449 A TRADENES. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-121E 1158.42864X00	SERIAL NO. 10/631,972
INFORMATION DISCLOSURE STATEMENT	APPLICANT HAMILTON, et al.	
BY APPLICANT (Use several sheets-if necessary)	FILING DATE August 1, 2003	GROUP

U.S. PATENT DOCUMENTS

Examine Initial	er	Document Number	Date	Name	Class	Subclass	Filing Date
/M.S./	AA	5,873,072	2-16-99	Kight, et al.			
ğ	AB	5,025,373	6-18-91	Keyser, Jr., et al.			
	AC	5,710,889	1-20-98	Clark, et al.			
	AD	6,311,170	10-30-01	Embrey			
	AE	5,794,221	8-11-98	Egendorf		1	
	AF	5,978,780	11-2-99	Watson			
	AG	6,032,133	2-29-00	Hilt, et al.			
	AH	6,098,053	8-1-00	Slater			
	AI	4,823,264	4-18-89	Deming			
	AJ	5,974,146	10-26-99	Randle, et al.			
V	AK	2001/ 0037295	11-1-01	Olsen			
/M.S./	AL	6,188,994	2-13-01	Egendorf			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Trans /Abs	lation tract
				40.7		Yes	No
AM							
M							
AO	000000000000000000000000000000000000000						
AP							
AQ		NAME OF THE OWNER,					
AR		No. of Concession, Name of Street, or other Persons, Name of Street, or ot	-				
AS							
· AT			300000000000000000000000000000000000000				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

AU	000000000000000000000000000000000000000
AV	
AW	
AX	
AY	
AZ	
Examiner /Mohammad Shaikh/ (10/23/2008)	Date Considered

Sheet 2	of 3	FEB 24	2004						
Form l	PTO-144	49 TRAD	LEDÉPARTI	MENT OF COMMERCE	A	TTY. DK	T. NO.	SERIAL	NO.
********	10-17-	MAD	ATENT AND	TRADEMARK OFFICE		3350-12	21E	10/631	.972
					1	158.4286			,
1					$\overline{}$		747100		
	INITO		Ject Ocur	DE COMA TORRATERIO		LICANT	T -4 -1		
	пле		APPLICAN	RE STATEMENT		MILTON			
						FILING D		GRO	UP
		(Use sever	ral sheets if nec	cessary)	F	August 1,	2003		
U.S. P	ATENT	DOCUMEN	TS						
Exami Initial	ner	Document Number	Date	Name	·	Class	Subclass	Filing	Date
/M.S./	AA	2002/ 0116331	8-22-02	Cataline, et al.					
00000	AB	5,420,405	5-30-95	Chasek					
800	AC	5,504,677	4-2-96	Pollin		<u> </u>			
	AD	5,677,955	10-14-97	Doggett, et al.		<u> </u>	ļ		
	AE	5,920,848	7-6-99	Schutzer, et al.		<u> </u>		<u> </u>	
	AF	6,029,150	2-22-00	Kravitz					
	AG	5,920,847	7-6-99	Kolling, et al.		ļ			
	AH	5,383,113	1-17-95	Kight, et al.			<u> </u>		
	AI	5,966,698	10-12-99	Pollin		ļ		 	
	AJ	5,884,288	3-16-99	Chang, et al.		ļ	<u> </u>		
7M.S.7	AK	5,220,501	6-15-93 2-1-94	Lawlor, et al. Anderson		1	ļ		
		5,283,829		Anderson				_l	
		TENT DOCU	JMIENTS		_	1	T	1=-	
Exami Initial	ner	Document Number	Date	Country		Class	Subclass	/Abs	slation tract
								Yes	No
DESCRIPTION OF THE PARTY OF THE	AM							<u> </u>	
	AN					<u> </u>	ļ		<u> </u>
	AO [®]	No. of Concession, Name of	ļ			<u> </u>			ļ
	AP	The state of the s					ļ	1	ļ
	AQ		000000000000000000000000000000000000000			 	 		
	AR					-	 	-	ļ
	AS			100000000000000000000000000000000000000		-			ļ
077770	AT	TIR CERTIFIC (T	1	thor, Title, Date, Pestine	- 4 D	- E+->	.l		
OTHE		UMENTS (In	icluding Au	thor, Title, Date, Pertine	nt Pag	es, Etc.)		-	
	AU				- SANGERONNIA				
	AV					NORTH DESCRIPTION OF THE PARTY			
	AW	-					- ASSESSMENT OF THE PARTY OF TH		
	AX		-				- appear	DOM BOOK BOOK	-
	AY							- NOODEDE	Section Sectio
Exami	AZ	<u> </u>				Data	onsidered		
Exaiiii	псі	/Mohamma	ıd Shaikh/ (¹	10/23/2008)			10/23/200	8	

FEB 2 & 2004 Form PTO-1449 U.S. DEPARTMENT OF COMMERCE INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use several sheets if necessary)

U.S. PAIENT DUCUMENTS	U.S.	PATENT DOCUMENTS
-----------------------	------	------------------

Sheet 3 of 3

Examin Initial	er	Document Number	Date	Name	Class	Subclass	Filing Date
/M.S./	AA	5,326,959	7-5-94	Perazza			1
90	AB	5,336,870	8-9-94	Hughes, et al.			Ì
11/	AC	5,465,206	11-7-95	Hilt, et al.			
W	AD	5,699,528	12-16-97	Hogan			İ
/M.S./	AE	5,727,249	3-10-98	Pollin			
Day of the last of	AF						
SHOWARA	AG						
***	MAH						
	AN						
	AJ	The same of the sa					
	AK	1					
	AL	1					

SERIAL NO.

10/631,972

GROUP

ATTY. DKT. NO. 3350-121E

1158.42864X00

HAMILTON, et al.

FILING DATE

August 1, 2003

APPLICANT

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Trans /Abs	lation tract
						Yes	No
AM							
AN					1		
AO							
AP							
AQ							
AR							
AS							
AT				State of the last			

OTHER DOCUMENTS (Including Author Title Date Pertinent Pages Etc.)

AU	
AV	
AW	
AX	
AY	
AZ	*
Examiner /Mohammad Shaikh/ (10/23/2008)	Date Considered 10/23/2008